

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
54266

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Order Filed on March 8, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

RUTH P. FLORES

Case No. 23-21068

Hearing Date: 2-7-24

Judge: (CMG)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, STAY RELIEF AND
CO-DEBTOR STAY RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND
INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: March 8, 2024

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Ruth P. Flores

Case No: 23-21068

Caption of Order: Order for arrearage cure, regular monthly payments, stay relief and co-debtor stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief and Co-Debtor Relief filed by William E. Craig, Esq., attorney for American Honda Finance Corporation, with the appearance of R. Cameron Legg, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That American Honda Finance Corporation (“Honda”) is the holder of a first purchase money security interest encumbering a 2018 Honda Civic bearing vehicle identification number 2HGFC2F53JH560271.**
- 2. That the debtor’s account has arrears in the amount of \$998.56 through January 2024.**
- 3. That the debtor is to cure this arrearage by making her regular monthly payment of \$524.28 plus an additional \$332.85 each month (for a total monthly payment of \$857.13) for the months of February through April 2024.**
- 4. That commencing February 2024, if the debtor fails to make any payment to Honda within thirty (30) days after it falls due, Honda shall be entitled to stay relief and co-debtor stay relief as to the non-bankrupt co-debtor Luz Flores upon filing a certification of non-payment with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**

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- 5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. American Honda Finance Corporation must be listed as loss payee. If the debtor fails to maintain valid insurance, Honda shall be entitled to stay relief and co-debtor stay relief as to the non-bankrupt co-debtor Luz Flores upon filing a certification of non-payment with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the debtor is to pay a counsel fee of \$574.00 to American Honda Finance Corporation through her Chapter 13 plan.**